Case 24-11685-amc Doc 26 Filed 06/26/24 Entered 06/26/24 11:28:12

Fill in this inform				age 1 of 34		
1 111 111 1113 111101111	ation to identify your	case and this filing:				
Debtor 1	Hortense	C.	Tippett			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name		_	
United States Ba	nkruptcy Court for the:	Eastern	District of	Pennsylvania		
Case number	24-11685					Check if this is
					<u> </u>	amended filing
Official For	m 106A/B					

### Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1:	Describe Each Residence	e, Building, Land, or Other Real Estate	You Own or Have an	Interest In	
1.	Do y	ou own or have any legal or equitab	le interest in any residence, building, land, or simil	ar property?		
		No. Go to Part 2.				
	<b>√</b> Y	es. Where is the property?				
	1.1	346 Congress Ave Street address, if available, or other	What is the property? Check all that apply.  ✓ Single-family home  Duplex or multi-unit building	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.		
		description	☐ Condominium or cooperative ☐ Manufactured or mobile home ☐ Land		Current value of the portion you own?	
		Lansdowne, PA 19050-1004	☐ Investment property	\$260,724.00	\$260,724.00	
		City State ZIP Code	Other	Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.		
		County	✓ Debtor 1 only	Fee Simple		
			☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	Check if this is community property (see instructions)		
			Other information you wish to add about this ite property identification number:			
			Source of Value: Bank of America (\$325,905	less 20% closing costs)		
2.			wn for all of your entries from Part 1, including any number here		\$260,724.00	
Pa	rt 2:	Describe Your Vehicles				
			nterest in any vehicles, whether they are registered wehicle, also report it on Schedule G: Executory Contra		5	
3.	Ca	rs, vans, trucks, tractors, sport utilit	y vehicles, motorcycles			
		No				
		Yes				

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4.		otor homes, ATVs and other recreational vehicles, other vehicles, and accessories s, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories	
5.	Add the dollar value of you have attached for	the portion you own for all of your entries from Part 2, including any entries for pages Part 2. Write that number here	\$0.00
Pa	ort 3: Describe Yo	our Personal and Household Items	
Do y	rou own or have any legal	or equitable interest in any of the following items?	Current value of the portion you own? Do not deduct secured claims or exemptions.
6.	Household goods and fur Examples: Major appliance	rnishings ces, furniture, linens, china, kitchenware	
	☐ No  ✓ Yes. Describe	Various used pieces of furniture, furnishings, appliances, linens, and other similar items, each valued at \$600 or less.	\$950.00
7.		d radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music ectronic devices including cell phones, cameras, media players, games	
	✓ Yes. Describe	Various used televisions, mobile devices, and computers, each valued at \$600 or less.	\$350.00
8.		figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or collections; other collections, memorabilia, collectibles	
9.		d hobbies graphic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and ntry tools; musical instruments	
	✓ No ☐ Yes. Describe		
10.	Firearms  Examples: Pistols, rifles,  ✓ No  ✓ Yes Describe	shotguns, ammunition, and related equipment	

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11.	Clothes  Examples: Everyday clothe	es, furs, leather coats, desigr	ner wear, shoes, accessories	
	□ No			
	✓ Yes. Describe	Various used articles or less.	of clothing, shoes, and accessories, each valued at \$600	\$250.00
12	lowelry			
12.	Examples: Everyday jeweli silver	ry, costume jewelry, engager	ment rings, wedding rings, heirloom jewelry, watches, gems, gold,	
	☐ No			
	Yes. Describe	Various used pieces o	f jewelry.	\$75.00
13.	Non-farm animals	le horses		
	Examples: Dogs, cats, bird	15, 1101565		
	✓ No ☐ Yes. Describe			
	_			
14.		ousehold items you did no	t already list, including any health aids you did not list	
	<b>√</b> No			
	Yes. Give specific information			
15.			s, including any entries for pages you have attached	\$1,625.00
Pa	rt 4: Describe You	ur Financial Assets		
Do y	ou own or have any legal o	r equitable interest in any o	of the following?	Current value of the portion you own? Do not deduct secured claims or exemptions.
16.	Cash			
		e in your wallet, in your home	e, in a safe deposit box, and on hand when you file your petition	
	<b>√</b> No			
	☐ Yes		Cash:	
17.	Deposits of money			
	Examples: Checking, savir		nts; certificates of deposit; shares in credit unions, brokerage houses, ltiple accounts with the same institution, list each.	
	☐ No			
	<b>√</b> Yes		Institution name:	
	17.	.1. Checking account:	PNC Bank	\$123.20
	17.	.2. Other financial account:	PNC Bank	\$3,801.76
	17.	.3. Other financial account:	PNC Bank	\$1,803.56

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18.	Bonds, mutual funds, or publicly traded stocks  Examples: Bond funds, investment accounts with brokerage firms, money market accounts
	<b>☑</b> No
	☐ Yes
19.	Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture
	☑ No
	Yes. Give specific information about them
20.	Government and corporate bonds and other negotiable and non-negotiable instruments
	Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.  Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.
	☑ No
	☐ Yes. Give specific information about them
21.	Retirement or pension accounts
	Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans
	☑ No
	Yes. List each account separately.
22.	Security deposits and prepayments
	Your share of all unused deposits you have made so that you may continue service or use from a company
	Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others
	☑ No
	☐ Yes
23.	Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)
	☑ No
	☐ Yes
24.	Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.
	26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).
	☑ No
	☐ Yes
25.	Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit
	☑ No
	Yes. Give specific

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26.			ecrets, and other intellectual		nts				
	✓ No		56, p. 666646 nom 16, amos ams	. neeneng agreeme					
	Yes. Give specific information about them.	·							
27.	Licenses, franchises, and	-	Intangibles Inses, cooperative association h	oldinas liquor licens	sas professional licenses				
	✓ No	s, exclusive licel	ises, cooperative association i	iolalings, liquol licens	ses, professional ficerises				
	Yes. Give specific information about them.								
Mone	ey or property owed to you	?				Current value of the portion you own?  Do not deduct secured claims or exemptions.			
28.	Tax refunds owed to you								
	<b>√</b> No								
	Yes. Give specific inforr them, including wh already filed the re the tax years	ether you turns and							
29.	Family support								
	Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement								
	<b>√</b> No	∫ No							
	☐ Yes. Give specific inform	nation							
30.	Other amounts someone	owes you							
			nce payments, disability benefi I loans you made to someone e		n pay, workers' compensation	n,			
	<b>₫</b> No								
	☐ Yes. Give specific inform	nation							
31.	Interests in insurance pol	icies							
	Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance								
	☐ No								
	✓ Yes. Name the insurance of each policy and		Company name:	Benefic	iary:	Surrender or refund value:			
			Colonial Penn (whole life	e) Talma	adge Tippett	\$913.68			
32.		a living trust, ex	rom someone who has died pect proceeds from a life insur	ance policy, or are c	urrently entitled to receive				
	✓ No  ☐ Yes. Give specific inform	nation							

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33.	Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue	
	<b>√</b> No	
	Yes. Describe each claim	
34.	Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims	
	<b>☑</b> No	
	Yes. Describe each claim	
35.	Any financial assets you did not already list	
	<b>√</b> No	
	Yes. Give specific information	
36.	Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here	\$6,642.20
Pa	rt 5: Describe Any Business-Related Property You Own or Have an Interest In. List any re	al estate in Part 1.
37.	Do you own or have any legal or equitable interest in any business-related property?	
	√ No. Go to Part 6.	
	Yes. Go to line 38.	
45.	Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here	\$0.00
Pa	Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an I If you own or have an interest in farmland, list it in Part 1.	nterest In.
46.	Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?	
	☑ No. Go to Part 7.	
	☐ Yes. Go to line 47.	
52.	Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here	\$0.00
Do	rt 7: Describe All Property You Own or Have an Interest in That You Did Not List Above	
53.	Do you have other property of any kind you did not already list?  Examples: Season tickets, country club membership	
	✓ No	
	✓ Yes. Give specific	
	information	
54.	Add the dollar value of all of your entries from Part 7. Write that number here	\$0.00
Pa	rt 8: List the Totals of Each Part of this Form	
55.	Part 1: Total real estate, line 2	\$260,724.00

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56.	Part 2: Total vehicles, line 5		\$0.00		
57.	Part 3: Total personal and household items, line 15		\$1,625.00		
58.	Part 4: Total financial assets, line 36		\$6,642.20		
59.	Part 5: Total business-related property, line 45		\$0.00		
60.	Part 6: Total farm- and fishing-related property, line 52		\$0.00		
61.	Part 7: Total other property not listed, line 54	+	\$0.00		
62.	Total personal property. Add lines 56 through 61		\$8,267.20	Copy personal property total	+ \$8,267.20
63.	Total of all property on Schedule A/B. Add line 55 + line 62				\$268,991.20

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Fill in this inform	ation to identify your ca	se:		
Debtor 1	Hortense	C.	Tippett	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the	Eastern	District of Pennsylvania	
Case number	24-11685			☐ Check if
(if known)				amended

#### Official Form 106C

### Schedule C: The Property You Claim as Exempt

04/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

F	Part 1: Ide	ntify the Property You	ı Claim as Exempt					
1.	. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.  ☐ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)  ☑ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)							
2.	For any prope	rty you list on <i>Schedule</i> A	A/B that you claim as exe	mpt,	fill in the information below.			
	Brief description of the property and line on <i>Schedule A/B</i> that lists this property		Current value of the portion you own  Copy the value from Schedule A/B		ount of the exemption you claim eck only one box for each exemption.	Specific laws that allow exemption		
	Brief description:  Various used pieces of furniture, furnishings, appliances, linens, and other similar items, each valued at \$600 or less.		<u>\$950.00</u>		\$950.00	11 U.S.C. § 522(d)(3)		
	Line from Schedule A/B:	6			100% of fair market value, up to any applicable statutory limit			
3.	3. Are you claiming a homestead exemption of more than \$189,050?  (Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.)  1 No 1 Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?  1 No 1 Yes							

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Debtor 1 C. **Tippett** Hortense

\_ Case number (if known) 24-11685 First Name Middle Name Last Name

Brief description of the property and line on Schedule A/B that lists this property		Current value of the portion you own  Copy the value from Schedule A/B		ount of the exemption you claim eck only one box for each exemption.	Specific laws that allow exemption
Brief description:	Various used televisions, mobile devices, and computers, each valued at \$600 or less.	\$350.00	<b>∑</b> í	\$350.00	11 U.S.C. § 522(d)(3)
Line from Schedule A/B:	7			100% of fair market value, up to any applicable statutory limit	
Brief description:	Various used articles of clothing, shoes, and accessories, each valued at \$600 or	\$250.00			
Line from Schedule A/B:	less. 11		<b>□</b>	\$250.00  100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Brief	Various used	\$75.00		.,,,,	
description:	pieces of jewelry.			\$75.00	11 U.S.C. § 522(d)(4)
Line from Schedule A/B:	12			100% of fair market value, up to any applicable statutory limit	
Brief	PNC Bank	\$3,801.76			
description:	Money market account			\$3,801.76	11 U.S.C. § 522(d)(5)
Line from Schedule A/B:	17			100% of fair market value, up to any applicable statutory limit	
Brief	PNC Bank	\$123.20			
description:	Checking account		$\mathbf{\Lambda}$	\$123.20	11 U.S.C. § 522(d)(5)
Line from Schedule A/B:	17			100% of fair market value, up to any applicable statutory limit	_
Brief description:	PNC Bank Money market account	\$1,803.56			
·	money market account		<u> </u>	\$1,803.56	11 U.S.C. § 522(d)(5)
Line from Schedule A/B:	17			100% of fair market value, up to any applicable statutory limit	
Brief description:	Colonial Penn	\$913.68			
200011ptio11.	(whole life)		<b>√</b>	\$913.68	11 U.S.C. § 522(d)(8)
Line from Schedule A/B:	31			100% of fair market value, up to any applicable statutory limit	

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			Document P	<u>ade 10 013</u>	<u>4</u>		
Fill in this inform	nation to identify yo	ur case:					
Debtor 1	Hortense	C.	Tippett				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
			astern District o	f Pennsylvani			
United States I	Bankruptcy Court fo	or the:	<u>astern</u> District o	Pellisylvalii	<u>a</u>		
Case number	(if <b>24-11685</b>					☐ Chack i	f this is an
known)						amende	
Official For	m 106D						
Schedu	le D: Cre	editors W	/ho Have Cla	ims Sec	ured by	Property	12/15
3e as complete	and accurate as p	ossible. If two ma	rried people are filing toge	ther, both are equ	ally responsible	for supplying correct in	formation. If
nore space is n	eeded, copy the A	Additional Page, fil	l it out, number the entries				
	number (if known						
		s secured by your					
	in all of the informa		court with your other schedu	iles. You have notr	ning else to report of	on this form.	
Part 1:	List All Secured	l Claims					
2. List all sec	cured claims. If a	creditor has more th	an one secured claim. list th	e creditor	Column A	Column B	Column C
			or has a particular claim, list		Amount of claim		Unsecured
creditors in creditor's na		s possible, list the c	laims in alphabetical order a	ccording to the	Do not deduct the	that supports this claim	portion
	arrio.				value of collateral.	Ciaiiii	If any
2.1 Celink		Desc	ribe the property that secu	ires the claim:	\$352,547.9°	\$260,724.00	\$91,823.91
Creditor's N		346	Congress Ave Lansdov	vne. PA 19050-1	004		
Attn: Ba	nkruptcy						
3900 Ca	pital City Blvd	As of	the date you file, the clair	n is: Check all that	apply.		
Number	Street	<b>□</b> c	ontingent				
Lansing	, MI 48906-2147		nliquidated				
City	State	ZIP Code	isputed				
Who owes	s the debt? Check	one. Natu	re of lien. Check all that app	oly.			
🗹 Debtor	1 only	<b>1</b> A	n agreement you made (suc	h as mortgage or s	secured car loan)		
Debtor	2 only	☐ S	tatutory lien (such as tax lien	, mechanic's lien)			
Debtor	1 and Debtor 2 on	ly 🔲 J	udgment lien from a lawsuit				
At leas	st one of the debtor er	_	ther (including a right to ffset)				
	if this claim relat unity debt	es to a					
Date debt	was incurred	Last	4 digits of account numbe	r			

\$352,547.91

Add the dollar value of your entries in Column A on this page. Write that number here:

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				ocument	Pad	ne 11 of 3	4	_		
Fill i	n this inform	nation to identify you	ur case:							
De	btor 1	Hortense	C.	Tippett						
20	5101 1	First Name	Middle Name	Last Name						
Do	btor 2									
		First Name	Middle Name	Last Name						
					-4-1-4-4					
Un	ited States I	Bankruptcy Court fo	r the: <b>Easte</b> i	rn Di	strict of	Pennsylvani	<u>a</u>			
Ca	se number	24-11685								
(if k	nown)									if this is an led filing
Оп.	-:-!	400E/E						-		9
<u> Jiii</u>	<u>ciai Forr</u>	<u>m 106E/F</u>								
Sc	hedu	le E/F: C	reditors Wh	no Have	e Un	secure	d Cla	aims		12/15
20.20	complete	and accurate as n	ossible. Use Part 1 for	craditors with F	PIODITY	Claims and Da	art 2 for cr	aditors with N		ime Liet the
Form claim	106A/B) and the street in the	nd on Schedule G isted in Schedule	acts or unexpired leas Executory Contracts a D: Creditors Who Have	and Unexpired I Claims Secure	Leases (C ed by Pro	Official Form 10 <i>perty</i> . If more s	06G). Do n	ot include any eeded, copy tl	y creditors with p he Part you need	artially secured , fill it out,
	per the entroer (if know		n the left. Attach the Co	ontinuation Pag	e to this	page. On the to	op of any a	additional pag	ges, write your na	ame and case
Pa	art 1:	List All of Your F	PRIORITY Unsecured	d Claims						
1.	Do any cre	editors have priori	ty unsecured claims ag	jainst you?						
	✓ No. Go	to Part 2.								
	Yes.									
Pa	art 2:	List All of Your N	NONPRIORITY Unse	cured Claims						
3.	Do any cre	editors have nonp	iority unsecured claim	s against you?						
		u have nothing to re	port in this part. Submit	this form to the o	ourt with	your other sche	dules.			
	<b>√</b> Yes									
4.	nonpriority included in	unsecured claim, li	nsecured claims in the st the creditor separately none creditor holds a par Page of Part 2.	for each claim.	For each	claim listed, ide	ntify what t	ype of claim it	is. Do not list clain	ns already
										Total claim
4.1	AT&T			Last 4 d	igits of a	ccount numbe	r			\$120.00
	Nonpriority	/ Creditor's Name		When w	as the de	ebt incurred?				
	Attn: Ba	nkruptcy			as the uc	bt incurred:			_	
	208 S A	kard St		A = = £ (l)		611- 111-1-				
	Number	Street		AS OF TH	-	u file, the clain	n is: Check	k ali that apply.		
	Dallas,	ΓX 75202-4206		Unlic	J					
	City	State	ZIP C		•					
	Who incu	rred the debt? Che	eck one.	•		ODITY -				
	☑ Debto					ORITY unsecur	ed claim:			
	☐ Debto	•		<del>-</del>	ent loans	ising out of a co	naration of	greement or di	vorce that you did	not report as
	☐ Debto	r 1 and Debtor 2 on	ly	•	ity claims	ioniy out oi a se	γαιαιιυτι α(	Argernerir or al,	voice mai you did	not report as
	At leas	st one of the debtor	s and another	Debt	s to pensi	ion or profit-sha	ring plans,	and other simi	ilar debts	
	☐ Check	if this claim is fo	a community debt	✓ Othe	r. Specify	Utility Bill				
	Is the clai	m subject to offse	t?							

✓ No ☐ Yes Case 24-11685-amc Doc 26 Filed 06/26/24 Entered 06/26/24 11:28:12 Desc Main Document Page 12 of 34

Debtor 1 Hortense C. Tippett Case number (if known) 24-11685

Last Name

Middle Name

First Name

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. Total claim **Bank of America** Last 4 digits of account number 9 2 7 9 \$1,561.00 Nonpriority Creditor's Name When was the debt incurred? 10/1/2015 Attn: Bankruptcy 4909 Savarese Circle As of the date you file, the claim is: Check all that apply. Number Street Contingent Tampa, FL 33634 ■ Unliquidated ZIP Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: ☑ Debtor 1 only Student loans ☐ Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as ☐ Debtor 1 and Debtor 2 only priority claims At least one of the debtors and another ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Check if this claim is for a community debt ☑ Other. Specify CreditCard Is the claim subject to offset? **√** No ☐ Yes 4.3 Citadel FCU Last 4 digits of account number 0 0 1 \$3,082.00 Nonpriority Creditor's Name When was the debt incurred? 4/1/2016 Attn: Bankruptcy 520 Eagleview Blvd As of the date you file, the claim is: Check all that apply. Number Street Contingent Exton, PA 19341 ■ Unliquidated City State ZIP Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: **☑** Debtor 1 only ■ Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as ☐ Debtor 1 and Debtor 2 only priority claims ■ At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts ☐ Check if this claim is for a community debt ☑ Other. Specify Unsecured Is the claim subject to offset? **☑** No ☐ Yes

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Debtor 1 Hortense C. Tippett Case number (if known) 24-11685

Last Name

Middle Name

First Name

Your NONPRIORITY Unsecured Claims - Continuation Page Part 2: After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. Total claim **Credit One Bank** Last 4 digits of account number 5 7 9 5 \$113.00 Nonpriority Creditor's Name When was the debt incurred? 4/1/2023 Attn: Bankruptcy 6801 S Cimarron Rd As of the date you file, the claim is: Check all that apply. Number Street Contingent Las Vegas, NV 89113-2273 ■ Unliquidated ZIP Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: **☑** Debtor 1 only Student loans ☐ Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as ☐ Debtor 1 and Debtor 2 only priority claims At least one of the debtors and another ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Check if this claim is for a community debt ☑ Other. Specify CreditCard Is the claim subject to offset? **√** No ☐ Yes 4.5 Kohl's Last 4 digits of account number 9 4 3 \$2,728.00 Nonpriority Creditor's Name When was the debt incurred? 12/1/2010 **Attn: Credit Administrator** PO Box 3043 As of the date you file, the claim is: Check all that apply. Number Street Contingent Milwaukee, WI 53201-3043 ■ Unliquidated ZIP Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: **☑** Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as ☐ Debtor 1 and Debtor 2 only priority claims ■ At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts ☐ Check if this claim is for a community debt ☑ Other. Specify ChargeAccount Is the claim subject to offset? **☑** No

☐ Yes

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Debtor 1 Hortense C. **Tippett** Case number (if known) 24-11685

First Name

Middle Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. Total claim Merrick Bank/Card Works Last 4 digits of account number \$3,390.81 4 7 5 3 Nonpriority Creditor's Name When was the debt incurred? 2/1/2011 Attn: Bankruptcy PO Box 9201 As of the date you file, the claim is: Check all that apply. Number Street Contingent Old Bethpage, NY 11804-9001 Unliquidated ZIP Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: **☑** Debtor 1 only Student loans ☐ Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as ☐ Debtor 1 and Debtor 2 only priority claims ■ At least one of the debtors and another ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Check if this claim is for a community debt ☑ Other. Specify CreditCard Is the claim subject to offset? **√** No ☐ Yes 4.7 Midland Funding, LLC Last 4 digits of account number 8 2 7 9 \$3,754.00 Nonpriority Creditor's Name When was the debt incurred? 5/1/2018 Attn: Bankruptcy PO Box 939069 As of the date you file, the claim is: Check all that apply. Number Street Contingent San Diego, CA 92193 ■ Unliquidated ZIP Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only ■ Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as ☐ Debtor 1 and Debtor 2 only priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts ☐ Check if this claim is for a community debt ☑ Other. Specify FactoringCompanyAccount Is the claim subject to offset?

**☑** No ☐ Yes Case 24-11685-amc Doc 26 Filed 06/26/24 Entered 06/26/24 11:28:12 Desc Main Document Page 15 of 34

Debtor 1 Hortense C. Tippett Case number (if known) 24-11685

Last Name

Middle Name

First Name

Pa	rt 2:	Your NONPRIORITY Unsecured Claim	ns — Continuation Page
After	listing a	ny entries on this page, number them begi	nning with 4.4, followed by 4.5, and so forth.
4.8		Energy Company	Last 4 digits of account number \$742.00
	•	ity Creditor's Name	When was the debt incurred?
	Number	Street	<del></del>
			As of the date you file, the claim is: Check all that apply.
	Philad	elphia, PA 19103-1338	☐ Contingent ☐ Unliquidated
	City	State ZIP Co	ode Disputed
4.9	Debt Debt Debt Debt At le Chec Is the cl Yes Portfol	curred the debt? Check one. or 1 only or 2 only or 1 and Debtor 2 only ast one of the debtors and another ck if this claim is for a community debt aim subject to offset?	Type of NONPRIORITY unsecured claim:  ☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Other. Specify Utility Bill  Last 4 digits of account number 1 6 0 4 \$4,371.00  When was the debt incurred? 9/1/2018
	150 Cc Number Norfoll City Who inc Debt Debt At le	Street  k, VA 23502-4952  State ZIP Control of the debt? Check one.  or 1 only or 2 only or 1 and Debtor 2 only ast one of the debtors and another ck if this claim is for a community debt aim subject to offset?	As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts  Other. Specify FactoringCompanyAccount

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Debtor 1 Hortense C. Tippett Case number (if known) 24-11685

Last Name

listing any entries on this page, number them begin	ning with 4.4, followed by 4.5, and so forth.
Portfolio Recovery Associates, LLC	Last 4 digits of account number 2 3 7 9 \$2,138.0
Nonpriority Creditor's Name	When was the debt incurred? 12/1/2017
Attn: Bankruptcy	TIZITIZOTI
150 Corporate Blvd	— A (d. 14 - C) - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 -
Number Street	As of the date you file, the claim is: Check all that apply.
Norfolk, VA 23502-4952	<ul><li>☐ Contingent</li><li>☐ Unliquidated</li></ul>
City State ZIP Cod	de Disputed
Who incurred the debt? Check one.  ✓ Debtor 1 only  □ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:  ☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ☑ Other. Specify FactoringCompanyAccount

First Name

Middle Name

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Case number (if known) 24-11685

Debtor 1 Hortense

HortenseC.TippettFirst NameMiddle NameLast Name

Part 4: Add the Amounts for Each Type of Unsecured Claim Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim. **Total claim Total claims** 6a. **Domestic support obligations** 6a. \$0.00 from Part 1 6b. Taxes and certain other debts you owe the government 6b. \$0.00 Claims for death or personal injury while you were 6c. 6c. \$0.00 intoxicated Other. Add all other priority unsecured claims. 6d. 6d. \$0.00 Write that amount here. Total. Add lines 6a through 6d. 6e. \$0.00 **Total claim Total claims** 6f. Student loans 6f. \$0.00 from Part 2 6g. Obligations arising out of a separation agreement or 6g. \$0.00 divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other 6h. 6h. \$0.00 similar debts 6i. Other. Add all other nonpriority unsecured claims. 6i. \$21,999.81 Write that amount here. 6j. Total. Add lines 6f through 6i. 6j. \$21,999.81

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Fill in this information	n to identify your case:			
Debtor 1	Hortense	C.	Tippett	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States Bank	ruptcy Court for the:	Easte	ern District of Pennsylva	nia
Case number (if known)	24-11685	<u> </u>		

#### Official Form 106G

#### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - ☑ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company with who	om you ha	ve the contract or lease	State what the contract or lease is for
2.1					
	Name				
	Number	Street			•
	City		State	ZIP Code	•
2.2					
	Name				
	Number	Street			•
	City		State	ZIP Code	•
2.3					
	Name				
	Number	Street			•
	City		State	ZIP Code	•
2.4					
	Name				
	Number	Street			
	City		State	ZIP Code	•

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				Document F	Page 19 o	f 34	 -	2000
Fill in t	his inform	ation to identify	your case:					
Debto	or 1	Hortense	C.	Tippett				
		First Name	Middle Name	Last Name				
Debto		First Name	Middle Name	Last Name				
					of Dommond			
		Bankruptcy Court	for the: Easte	Prn District	of Pennsylv	vania_		
(if kno		24-11685						Check if this is an amended filing
Offici	al Forr	m 106H						
Sch	edu	le H: Yo	our Codebto	rs				12/15
filing to the entr	gether, b	oth are equally	responsible for supplyineft. Attach the Additiona	g correct information	. If more spac	e is needed, c	opy the Additiona	. If two married people are Il Page, fill it out, and number name and case number (if
	<b>Do you h</b> ☑ No ☐ Yes	ave any codebt	ors? (If you are filing a joir	nt case, do not list eithe	er spouse as a	codebtor.)		
	California  No. G  Yes. D	, Idaho, Louisian o to line 3. Did your spouse, o	nave you lived in a comm a, Nevada, New Mexico, F former spouse, or legal eq	duerto Rico, Texas, Wa	shington, and V	Visconsin.)		
	☐ Ye	es. In which comr	munity state or territory did	you live?		Fill in the	name and current	address of that person.
	N	ame of your spor	use, former spouse, or lega	al equivalent				
	N	umber	Street					
	С	ity	State	ZIP Co	de			
:	2 again a	s a codebtor on		rantor or cosigner. M	ake sure you h	nave listed the	creditor on Sche	ist the person shown in line dule D (Official Form 106D), le G to fill out Column 2.
	Column 1	: Your codebtor					he creditor to who	om you owe the debt
3.1								
Ī	Name						e D, line	
	Number		Street			_	e E/F, line	
						Schedule	e G, line	

ZIP Code

ZIP Code

☐ Schedule D, line \_\_\_\_\_

☐ Schedule E/F, line \_\_\_\_\_

☐ Schedule G, line \_\_\_

City

Name

Number

City

3.2

State

State

Street

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Fill in this information t	to identify your cas	se:		Ü				
Debtor 1	Hortense First Name	C. Middle Name	<b>Tippett</b> Last Name					
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name			Check if this is:	:	
United States Bankru Case number (if known)	uptcy Court for the:		rn District of Peni	nsylvania	1		d filing ent showing postpe income as of the fo	
Official Form Schedule 1: Be as complete and ac information. If you are	YOUR INC	e. If two married ped iling jointly, and you	ır spouse is living w	ith you, include info	ormation about	your spouse.	oonsible for suppl If you are separat	ed and your
spouse is not filing wit additional pages, write  Part 1: Describe E					ed, attach a sep	arate sheet to	this form. On the	top of any
Fill in your employ information.	yment		Debtor	1		Debtor 2	or non-filing spou	se
If you have more t attach a separate information about employers.	page with	Employment status Occupation	Employe	ed 🗹 Not Employed		Employed	☐ Not Employed	
Include part time, self-employed wor	seasonal, or k.	Employer's name Employer's address	s					
Occupation may in			Number Stre	eet		Number Street	t	

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Debtor 1 Hortense C. Tippett Case number (if known) 24-11685

Last Name

First Name

Middle Name

			For Debtor 1	For Debtor 2 or non-filing spouse	
	Copy line 4 here→	4.	\$0.00	\$0.00	
5.	List all payroll deductions:				
	5a. Tax, Medicare, and Social Security deductions	5a.	\$0.00	\$0.00	
	5b. Mandatory contributions for retirement plans	5b.	\$0.00	\$0.00	
	5c. Voluntary contributions for retirement plans	5c.	\$0.00	\$0.00	
	5d. Required repayments of retirement fund loans	5d.	\$0.00	\$0.00	
	5e. Insurance	5e.	\$0.00	\$0.00	
	5f. Domestic support obligations	5f.	\$0.00	\$0.00	
	5g. Union dues	5g.	\$0.00	\$0.00	
	5h. Other deductions. Specify:	5h.	+ \$0.00	+ \$0.00	
6.	Add the payroll deductions. Add lines $5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h$ .	6.	\$0.00	\$0.00	
7.	Calculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$0.00	\$0.00	
8.	List all other income regularly received:				
	8a. Net income from rental property and from operating a business, profession, or farm				
	Attach a statement for each property and business showing gross				
	receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$0.00	\$0.00	
	8b. Interest and dividends	8b.	\$0.00	\$0.00	
	8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive	ob.			
	Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$0.00	\$0.00	
	8d. Unemployment compensation	8d.	\$0.00	\$0.00	
	8e. Social Security	8e.	\$180.00	\$0.00	
	8f. Other government assistance that you regularly receive				
	Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.				
	Specify:	8f.	\$0.00	\$0.00	
	8g. Pension or retirement income	8g.	\$2,445.74	\$0.00	
	8h. Other monthly income. Specify:	8h.	+ \$0.00	+ \$0.00	
9.	<b>Add all other income.</b> Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$2,625.74	\$0.00	
10.	Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse	10.	\$2,625.74	+ \$0.00	\$2,625.74
11.	State all other regular contributions to the expenses that you list in Scheo	dule J.			
	Include contributions from an unmarried partner, members of your househol friends or relatives.  Do not include any amounts already included in lines 2-10 or amounts that a		,	·	
	Specify:			_ 11. •	÷ \$0.00
12.	Add the amount in the last column of line 10 to the amount in line 11. The amount on the Summary of Your Assets and Liabilities and Certain Statistics		•	ncome. Write that 12.	\$2,625.74
4.5					Combined monthly income
13.	Do you expect an increase or decrease within the year after you file this for No.	orm?			
	Yes. Explain:				

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Fill in this informatio	n to identify your case:			
Debtor 1	Hortense	C.	Tippett	Check if this is:
Debtor 2	First Name	Middle Name	Last Name	An amended filing
(Spouse, if filing)	First Name	Middle Name	Last Name	A supplement showing postpetition chapter 13 expenses as of the following date:
United States Bank	ruptcy Court for the:	Easte	rn District of Pennsylvania	MM/DD (2000)
Case number (if known)	24-11685	<u> </u>		MM / DD / YYYY
	24-11685	<u>;                                    </u>		WINIT DEF TITT

#### Official Form 106J

### Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	art 1: Describe Your Household	d			
1.	Is this a joint case?				
	No. Go to line 2.  Yes. Does Debtor 2 live in a sep  No  Yes. Debtor 2 must file	parate household?  Official Form 106J-2, Expenses for	<sup>r</sup> Separate Household of Debtor 2.		
2.	Do you have dependents?	✓No	•		
	Do not list Debtor 1 and Debtor 2.	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
	Do not state the dependents' names.				No. Yes.
					. No. Yes.
					. No. Yes.
					. No. Yes.
					No. Yes.
3.	Do your expenses include expenses of people other than yourself and your dependents?	<b>☑</b> No □ Yes			
Pa	art 2: Estimate Your Ongoing N	Monthly Expenses			
			using this form as a supplement in a leck the box at the top of the form an		
	clude expenses paid for with non-car			Υοι	ır expenses
4.	The rental or home ownership exp for the ground or lot.	enses for your residence. Include t	first mortgage payments and any rent	4	\$0.00
	If not included in line 4:				
	4a. Real estate taxes			4a	\$0.00
	4b. Property, homeowner's, or rent	er's insurance		4b	\$197.22
	4c. Home maintenance, repair, and	d upkeep expenses		4c	\$0.00
	4d. Homeowner's association or co	ondominium dues		4d	\$0.00

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Debtor 1 Hortense C. Tippett Case number (if known) 24-11685

First Name Middle Name Last Name Your expenses \$0.00 Additional mortgage payments for your residence, such as home equity loans 5. **Utilities:** 6. \$125.00 6a. Electricity, heat, natural gas 6a. \$0.00 6b. Water, sewer, garbage collection 6b. \$150.00 6c. Telephone, cell phone, Internet, satellite, and cable services 6c. 6d. Other. Specify: \$0.00 6d. \$588.00 7. Food and housekeeping supplies 7. \$0.00 Childcare and children's education costs 8. \$100.00 Clothing, laundry, and dry cleaning 9. \$100.00 10. Personal care products and services 10. \$200.00 Medical and dental expenses 11. 11. **Transportation.** Include gas, maintenance, bus or train fare. \$0.00 12. Do not include car payments. \$50.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 Charitable contributions and religious donations 14. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. \$0.00 15a. Life insurance 15a. \$0.00 15b. Health insurance 15b. \$0.00 15c. Vehicle insurance 15c. 15d. Other insurance. Specify: \$0.00 15d. 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: \$0.00 16. 17. Installment or lease payments: \$0.00 17a. Car payments for Vehicle 1 17a. \$0.00 17b. Car payments for Vehicle 2 17b. 17c. Other. Specify: \$0.00 17c. 17d. Other. Specify: \$0.00 17d. 18. Your payments of alimony, maintenance, and support that you did not report as deducted \$0.00 from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. Other payments you make to support others who do not live with you. 19. \$0.00 19. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. \$0.00 20a. Mortgages on other property 20a. \$0.00 20b. Real estate taxes 20b.

20c. Property, homeowner's, or renter's insurance

20d. Maintenance, repair, and upkeep expenses

20e. Homeowner's association or condominium dues

\$0.00

\$0.00

\$0.00

20c.

20d.

20e.

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Deb	tor 1	Hortense	C.	Tippett	Case number (if known)	24-11685
		First Name	Middle Name	Last Name	_	
21.	Other. Spe	ecify:			21. +	\$0.00
22.	Calculate y	your monthly expe	enses.			
	22a. Add li	nes 4 through 21.			22a	\$1,510.22
	22b. Copy	line 22 (monthly ex	xpenses for Debtor 2),	f any, from Official Form 106J-2	22b.	\$0.00
	22c. Add lii	ne 22a and 22b. T	he result is your month	y expenses.	22c	\$1,510.22
23.	Calculate y	your monthly net i	ncome.			
	23а. Сору	line 12 (your comb	pined monthly income) t	rom Schedule I.	23a. <u> </u>	\$2,625.74
	23b. Copy	your monthly expe	enses from line 22c abo	ve.	23b. <b>_</b>	\$1,510.22
	23c. Subtra	act your monthly ex	xpenses from your mor	thly income.		
	The r	esult is your month	nly net income.		23c	\$1,115.52
24.	Do you ex	pect an increase o	or decrease in your exp	enses within the year after you file t	his form?	
				car loan within the year or do you exp of a modification to the terms of your		
	<b>√</b> No.	None				
	Yes.	None				

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Fill in this information	to identify your case	:		
Debtor 1	Hortense	C.	Tippett	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States Bankr	uptcy Court for the:	Easte	ern District of Pennsylvan	ia
Case number	24-11685	5		
(if known)				

### Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying corn of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original new <i>Summary</i> and check the box at the top of this page.	
Part 1: Summarize Your Assets	
	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$260,724.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$8,267.20
1c. Copy line 63, Total of all property on Schedule A/B	\$268,991.20
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)     2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$352,547.91
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	+\$21,999.81
Your total liabilities	\$374,547.72
Part 3: Summarize Your Income and Expenses	
4. Schedule I: Your Income (Official Form 106I)  Copy your combined monthly income from line 12 of Schedule I	\$2,625.74
Schedule J: Your Expenses (Official Form 106J)  Copy your monthly expenses from line 22c of Schedule J	\$1,510.22

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Document Page 26 of 34 Debtor 1 **Hortense** C. **Tippett** Case number (if known) 24-11685 First Name Middle Name Last Name Answer These Questions for Administrative and Statistical Records Part 4: 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. **✓** Yes 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$2,416.80 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. 9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: **Total claim** From Part 4 on Schedule E/F, copy the following: 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00

Official Form 106Sum

9g. Total. Add lines 9a through 9f.

9d. Student loans. (Copy line 6f.)

claims. (Copy line 6g.)

9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)

9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

9e.Obligations arising out of a separation agreement or divorce that you did not report as priority

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

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Fill in this information	to identify your case:			
Debtor 1	Hortense	C.	Tippett	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States Bankı	uptcy Court for the:	Easte	rn District of Pennsy	vania
Case number (if known)	24-11685	<u> </u>		

#### Official Form 106Dec

#### Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT an at	ttorney to help you fill out bankruptcy forms?
☑ No ☐ Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read the s	summary and schedules filed with this declaration and that they are true and correct.
X /s/ Hortense C. Tippett	
Hortense C. Tippett, Debtor 1  Date 06/25/2024	_
MM/ DD/ YYYY	

Case 24-11685-amc Doc 26 Filed 06/26/24 Entered 06/26/24 11:28:12 Desc Main Document Page 28 of 34

		Do	ocument Page 28 of 34		
Fill in this information	to identify your case:				
Debtor 1	Hortense (	С.	Tippett		
	First Name M	iddle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name M	iddle Name	Last Name		
United States Bankru	uptcy Court for the:	Eastern	District of Pennsylvania		
Case number	24-11685			u	Check if this is an amended filing
(II Kilowil)					amenaea ming
Official Form	107				
Statement	— of Financia	l Δffairs	for Individuals Fili	ng for Bankru	otcv <b>04/22</b>
			le are filing together, both are equally r		•
space is needed, attac			op of any additional pages, write your		
question.					
Part 1: Give Deta	ils About Your Marit	al Status and	Where You Lived Before		
1. What is your curre	ant marital status?				
☐ Married	in maritar status:				
✓ Not married					
<b>V</b> Not married					
	ears, have you lived an	ywhere other th	an where you live now?		
<b>√</b> No					
Yes. List all of t	he places you lived in th	e last 3 years. D	o not include where you live now.		
			legal equivalent in a community prope		nunity property states and
_	zona, California, Idaho, I	₋ouisiana, Nevad	da, New Mexico, Puerto Rico, Texas, Wa	ashington, and Wisconsin.)	
<b>√</b> No					
☐ Yes. Make sure	e you fill out Schedule H:	Your Codebtors	(Official Form 106H).		
Part 2: Explain th	ne Sources of Your I	ncome			
4 Bidaaa baaa aa			dia a la colora de de de del como ande		0
Fill in the total amour	nt of income you receive	d from all jobs ar	ating a business during this year or the nd all businesses, including part-time ac	tivities.	'S?
_	t case and you have inco	ome that you rec	eive together, list it only once under Deb	otor 1.	
<b>√</b> No					
Yes. Fill in the	details.				
			two previous calendar years?	child cupport: Social Socurity	, unampleyment, and other
public benefit payme	nts; pensions; rental inco	ome; interest; div	Examples of <i>other income</i> are alimony; ridends; money collected from lawsuits;		
_	I you have income that y	ou received toge	ther, list it only once under Debtor 1.		
☐ No					
Yes. Fill in the	details.				
		Debtor 1		Debtor 2	

ebtor 1 Hortense C. Tippett First Name Middle Name Last Name  Sources of income Describe below.  Case number (if known) 24-11685  Case number (if known) 24-11685  Sources of income each source  Describe below.		Case 2	4-11685-am	c Doc 26 Filed 0 Docume	6/26/24 Entered ( nt Page 29 of 34		Desc Main
Sources of income Describe below.  Sources of income Cock source (defore deductions and exclusions)  From January 1 of current year until the date you filled for bankruptcy:  For last calendar year:  (January 1 to December 31, 2023	ebtor 1	Horten	se C.		<b>J</b>		own) <b>24-11685</b>
Describe below.    Describe below.   Describe be		First Nar	ne Middle	e Name Last Name			
For last calendar year:    Pension					each source (before deductions and		(before deductions and
For the calendar year before that: (January 1 to December 31, 2022 YYYY    Pension				ne Pension	\$14,674.44		
For the calendar year before that:  (January 1 to December 31, 2022 YYYY   Pension  \$27,265.2 (est.)  Pension  \$27,265.2 (est.)	For last	calendar yea	ır:	Pension	\$28,307.04		
(January 1 to December 31, 2022 YYYY  8. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?    No.   Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."    During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$7,575" or more?   No. Go to line 7.   Yes.   List below each creditor to whom you paid a total of \$7,575" or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.  * Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.  *Yes.   Debtor 1 or Debtor 2 or both have primarily consumer debts.   During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?   Ves.   List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.  * Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?  * Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?  * Within 1 year before you filed for bankruptcy, did you make any payments for domestic support obligations, such as child support and alimony.  * No   Yes. List all payments to an insider.	(January	1 to Decem					
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					yments or transfer any prop	perty on account of a debt	that benefited an insider?
	✓ No			-			
Teo. Liot ali paymento triat benefiteu am inoluer.	_	iet all nour	ante that hanafited	an incider			
	i res. l	_isi ali paym	ans mai benented	an mouen.			

Case 24-11685-amc Doc 26 Filed 06/26/24 Entered 06/26/24 11:28:12 Page 30 of 34 Document Debtor 1 Hortense C. **Tippett** Case number (if known) 24-11685 First Name Middle Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and □No Yes. Fill in the details. Nature of the case Status of the case Court or agency Mortgage Foreclosure **Finance of America** Case title **✓** Pending **Delaware County Court of** Reverse LLC et al v. **Common Pleas** On appeal **Tippett** Court Name ☐ Concluded 201 W Front St Case number CV-2019-003444 Number Street Media, PA 19063-2708 ZIP Code 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. 11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? **√**No Yes. Fill in the details. 12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a courtappointed receiver, a custodian, or another official? **√**No Yes List Certain Gifts and Contributions 13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? **✓** No Yes. Fill in the details for each gift. 14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? **✓** No Yes. Fill in the details for each gift or contribution.

	Case 24-1168	5-amc Doc	26 Filed 06/26/24 Document Pa	Entered 06/2 age 31 of 34	26/24 11:28:12	Desc Main
Debtor 1	Hortense	C.	Tippett		Case number (if know	n) <b>24-11685</b>
	First Name	Middle Name	Last Name			
Part 6: L	ist Certain Losses					
15. Within gambling?		l for bankruptcy or	since you filed for bankruptc	y, did you lose anythi	ing because of theft, fir	re, other disaster, or
<b>√</b> No						
_	Fill in the details.					
Tes.	riii in the details.					
Part 7: L	ist Certain Paymen	its or Transfers				
about see	king bankruptcy or pre	paring a bankrupt	id you or anyone else acting o cy petition? , or credit counseling agencies			o anyone you consulted
□No						
_	Entropy of the State of the					
Yes.	Fill in the details.					
011 11 1		Descript	ion and value of any property	transferred	Date payment or transfer was made	Amount of payment
	_ <b>aw, P.C.</b> /ho Was Paid	Attorne	v's Fee		transier was made	
1500 W	Valnut Street Suite 9		y 0 1 00		05/15/2024	\$1,000.00
Number	Street	900				
	elphia, PA 19102 State ZIP	<sup>2</sup> Code				
City	cibiklaw.com	Code				
	website address					
Person W	/ho Made the Payment, if N	Not You				
help you o		s or to make payme	id you or anyone else acting o ents to your creditors? d on line 16.	on your behalf pay or	transfer any property t	o anyone who promised to
<b>√</b> No						
☐ Yes	Fill in the details.					
	i iii iii tiio dotaiis.					
ordinary c Include bo	ourse of your business th outright transfers and	<b>s or financial affai</b> d transfers made a	s security (such as the granting			
_	iude giits and transfers	that you have alrea	ady listed on this statement.			
<b>√</b> No						
☐ Yes.	Fill in the details.					
	10 years before you file often called asset-pro		, did you transfer any property	y to a self-settled trus	et or similar device of w	rhich you are a beneficiary?
<b>√</b> No						
Yes.	Fill in the details.					

Document Page 32 of 34 Debtor 1 Hortense **Tippett** Case number (if known) 24-11685 First Name Middle Name Last Name Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. 21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? **✓** No Yes. Fill in the details. 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? **√**No ☐ Yes. Fill in the details. Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. **✓** No Yes. Fill in the details. Give Details About Environmental Information For the purpose of Part 10, the following definitions apply: Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? **✓** No Yes. Fill in the details. 25. Have you notified any governmental unit of any release of hazardous material? **√**No Yes. Fill in the details.

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Debtor 1	Hortense	C.	Tippett		Case number (	if known) <b>24-11685</b>
	First Name	Middle Name	e Last Name			
	ou been a party in ar	ny judicial or ac	dministrative proceeding unde	er any environm	ental law? Include settleme	nts and orders.
<b>✓</b> No						
☐ Yes. I	Fill in the details.					
Part 11:	Give Details Abou	ut Your Busin	ness or Connections to A	ny Business		
27. Within	4 years before you f	led for bankrup	otcy, did you own a business	or have any of t	he following connections to	any business?
	A sole proprietor or se	elf-employed in	a trade, profession, or other ac	ctivity, either full-	time or part-time	
	A member of a limited	l liability compar	ny (LLC) or limited liability part	nership (LLP)		
	A partner in a partners	ship				
	An officer, director, or	managing exec	cutive of a corporation			
	An owner of at least 5	% of the voting	or equity securities of a corpo	ration		
<b>✓</b> No. N	lone of the above app	olies. Go to Part	t 12.			
Yes.	Check all that apply a	bove and fill in	the details below for each busi	ness.		
	2 years before you for other parties.	led for bankrup	otcy, did you give a financial s	statement to any	one about your business? I	Include all financial institutions,
<b>√</b> No						

☐ Yes. Fill in the details below.

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Case number (if known) 24-11685

Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

**Tippett** 

De	htor	1

**√**No

Yes. Name of person -

**Hortense** 

C.

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

Part 12: Sign Below  I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers a and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.	
I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers a and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a	
and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a	
	re true
X /s/ Hortense C. Tippett Signature of Hortense C. Tippett, Debtor 1	
Date <u>06/25/2024</u>	
Did you attach additional pages to your <i>Statement of Financial Affairs for Individuals Filing for Bankruptcy</i> (Official Form 107)?  ✓ No  ☐ Yes	